

**United States Bankruptcy Court**  
**District of Arizona**

In re **NORRIS LEE NELSON,  
MICHELLE MARIE NELSON**

Case No. 2:08-bk-15539

Debtors

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>237,500.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>16,120.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>2</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		<b>342,089.20</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>8</b>		<b>82,300.89</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>5,378.41</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>5,312.00</b>
Total Number of Sheets of ALL Schedules		<b>22</b>			
			<b>Total Assets</b>	<b>253,620.00</b>	
					<b>Total Liabilities</b>
					<b>424,390.09</b>

**United States Bankruptcy Court**  
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In re **NORRIS LEE NELSON,  
MICHELLE MARIE NELSON**

Case No. 2:08-bk-15539

Debtors

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>5,378.41</b>
Average Expenses (from Schedule J, Line 18)	<b>5,312.00</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>5,889.05</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	<b>98,644.20</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	<b>0.00</b>
4. Total from Schedule F	<b>82,300.89</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	<b>180,945.09</b>

In re **NORRIS LEE NELSON,  
MICHELLE MARIE NELSON**

Case No. 2:08-bk-15539

**SCHEDULE A - REAL PROPERTY**

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Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence: 2 stories, 4 bedrooms, 2 1/2 baths, 2 car garage Location: 319 N Redrock Street	Fee simple	J	237,500.00	334,435.41

[WWW.TUICOM](http://WWW.TUICOM)

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Sub-Total > **237,500.00** (Total of this page)

Total > **237,500.00**

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re NORRIS LEE NELSON,  
MICHELLE MARIE NELSONCase No. 2:08-bk-15539

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>BANK OF AMERICA CHECKING ACCOUNT: 0002 7399 6992</b>	C	<b>25.00</b>
		<b>BANK OF AMERICA SAVINGS ACCOUNT: 0043 7216 1961</b>	C	<b>0.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Appliances: refrigerator, washer, dryer,</b> <b>Furniture: two couches, leather chair w/ottoman, lazy boy, king bed, dining table w/3 chairs, book case, two nightstands, two tv stands, casual chair, two double beds, 5-drawer dresser.</b> <b>Household: knick knacks, small kitchen appliances, pictures</b> <b>Audio-Video: Two TVs</b> <b>Office: 2004 outdated laptop computer, fax machine, printer</b> <b>Books-Music: CDs, books</b>	J	<b>1,000.00</b> <b>4,000.00</b> <b>500.00</b> <b>800.00</b> <b>200.00</b> <b>100.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6. Wearing apparel.		<b>Clothes: work clothes, dress clothes, two party dresses, fall coats, blazer, work shoes, dress shoes</b>	J	<b>700.00</b>
7. Furs and jewelry.		<b>Wedding Ring: matching platinum bands</b>	J	<b>1,650.00</b>
				<b>Sub-Total &gt;</b> (Total of this page)
				<b>8,975.00</b>

3 continuation sheets attached to the Schedule of Personal Property

Case 2:08-bk-15539-SSC Doc 13 Filed 11/18/08 Entered 11/18/08 21:35:04 Desc

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MICHELLE MARIE NELSONCase No. 2:08-bk-15539

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.		<b>Musical: guitar</b> <b>Firearms: shotgun</b> <b>Trade Tools: AV tools</b>	J	<b>100.00</b> <b>500.00</b> <b>300.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
Sub-Total > (Total of this page)				<b>900.00</b>

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal PropertyCase 2:08-bk-15539-SSC Doc 13 Filed 11/18/08 Entered 11/18/08 21:35:04 Desc  
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In re NORRIS LEE NELSON,  
MICHELLE MARIE NELSONCase No. 2:08-bk-15539

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		Auto: 2004 Hyundai Elantra, 65,000 miles, excellent condition	J	<b>5,945.00</b>
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
Sub-Total > (Total of this page)				<b>5,945.00</b>

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re NORRIS LEE NELSON,  
MICHELLE MARIE NELSON

Case No. 2:08-bk-15539

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Sheet 3 of 3 continuation sheets attached

Sheet 1 of 1 continuation sheet  
to the Schedule of Personal Property

to the Schedule of Personal Property (Report also on Summary of Schedules)  
**Case 2:08-bk-15539-SSC Doc 13 Filed 11/18/08 Entered 11/18/08 21:35:04 Desc**  
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Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
Residence: 2 stories, 4 bedrooms, 2 1/2 baths, 2 car garage	Ariz. Rev. Stat. § 33-1101(A)	0.00	237,500.00
Location: 319 N Redrock Street Gilbert, AZ 85234			
<b>VALUE ZILLOW.COM</b>			
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
BANK OF AMERICA CHECKING ACCOUNT: 0002 7399 6992	Ariz. Rev. Stat. § 33-1126A9	0.00	25.00
BANK OF AMERICA SAVINGS ACCOUNT: 0043 7216 1961	Ariz. Rev. Stat. § 33-1126A9	0.00	0.00
<b>Household Goods and Furnishings</b>			
Appliances: refrigerator, washer, dryer,	Ariz. Rev. Stat. § 33-1123	2,000.00	1,000.00
Furniture: two couches, leather chair w/ottoman, lazy boy, king bed, dining table w/3 chairs, book case, two nightstands, two tv stands, casual chair, two double beds, 5-drawer dresser.	Ariz. Rev. Stat. § 33-1123	4,000.00	4,000.00
Household: knick knacks, small kitchen appliances, pictures	Ariz. Rev. Stat. § 33-1123	500.00	500.00
Audio-Video: Two TVs	Ariz. Rev. Stat. § 33-1123	1,500.00	800.00
Office: 2004 outdated laptop computer, fax machine, printer	Ariz. Rev. Stat. § 33-1123	0.00	200.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
Books-Music: CDs, books	Ariz. Rev. Stat. § 33-1125(5)	100.00	100.00
<b>Wearing Apparel</b>			
Clothes: work clothes, dress clothes, two party dresses, fall coats, blazer, work shoes, dress shoes	Ariz. Rev. Stat. § 33-1125(1)	1,000.00	700.00
<b>Furs and Jewelry</b>			
Wedding Ring: matching platinum bands	Ariz. Rev. Stat. § 33-1125(4)	2,000.00	1,650.00
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
Musical: guitar	Ariz. Rev. Stat. § 33-1125(2)	100.00	100.00
Firearms: shotgun	Ariz. Rev. Stat. § 33-1125(7)	800.00	500.00
Trade Tools: AV tools	Ariz. Rev. Stat. § 33-1130(1)	300.00	300.00

In re

**NORRIS LEE NELSON,  
MICHELLE MARIE NELSON**

Case No. 2:08-bk-15539

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
Auto: 2004 Hyundai Elantra, 65,000 miles, excellent condition	Ariz. Rev. Stat. § 33-1125(8)	5,945.00	5,945.00
<b>Animals</b>			
Animals: two nine year old weimeraners, one cattle dog mix	Ariz. Rev. Stat. § 33-1125(3)	300.00	300.00

In re NORRIS LEE NELSON,  
MICHELLE MARIE NELSON

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Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R  H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T  U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 1300011330						
American Servicing Company PO Box 10388 Des Moines, IA 50306	J	6/7/05 (originally First Franklin) Home Mortgage 1st Residence: 2 stories, 4 bedrooms, 2 1/2 baths, 2 car garage Location: 319 N Redrock Street Gilbert, AZ 85234 VALUE ZILLOW.COM				
		Value \$ 237,500.00			268,651.62	31,151.62
Account No. 1044693867						
First Franklin Loan Services PO Box 1838 Pittsburgh, PA 15230	J	6/7/05 Home Mortgage 2nd Residence: 2 stories, 4 bedrooms, 2 1/2 baths, 2 car garage Location: 319 N Redrock Street Gilbert, AZ 85234 VALUE ZILLOW.COM				
		Value \$ 237,500.00			65,783.79	65,783.79
Account No. 500002269840-2						
HSBC Auto Finance PO Box 60115 City of Industry, CA 91716	J	6/17/2004 Car Loan Auto: 2004 Hyundai Elantra, 65,000 miles, excellent condition				
		Value \$ 5,945.00			7,653.79	1,708.79
Account No.						
		Value \$				
0 continuation sheets attached					Subtotal (Total of this page)	342,089.20
						98,644.20
					Total (Report on Summary of Schedules)	342,089.20
						98,644.20

In re **NORRIS LEE NELSON,  
MICHELLE MARIE NELSON**Case No. 2:08-bk-15539Debtors**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

 **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **NORRIS LEE NELSON,  
MICHELLE MARIE NELSON**Case No. 2:08-bk-15539

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>30431317004</b>			Opened 5/01/93 InstallmentSalesContract				
<b>Bally Total Fitness</b> 12440 E Imperial Hwy #30 Norwalk, CA 90650		W					<b>Unknown</b>
Account No. <b>3973310773</b>		H	Opened 5/01/94 Lease				
<b>Bank Of America</b> 4161 Piedmont Pkwy Greensboro, NC 27410		H					<b>Unknown</b>
Account No. <b>6817010297</b>		H	Opened 9/01/93 CheckCreditOrLineOfCredit				
<b>Bankamerica</b> 461 Piedmont Pkwy Greensboro, NC 27410		H					<b>0.00</b>
Account No. <b>218111311</b>		W	Opened 1/19/06 Last Active 5/17/08 CheckCreditOrLineOfCredit				
<b>Benfcl/Hfc</b> Pob 1547 Chesapeake, VA 23327		W					<b>11,804.00</b>
<b>7</b> continuation sheets attached				Subtotal (Total of this page)			<b>11,804.00</b>

In re NORRIS LEE NELSON,  
MICHELLE MARIE NELSONCase No. 2:08-bk-15539

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>1-13114348</b>  Benfcl/Hfc Po Box 1547 Chesapeake, VA 23327		Opened 1/01/06 Last Active 7/01/08				11,564.00
Account No. <b>217040059</b>  Benfcl/Hfc Pob 1547 Chesapeake, VA 23327	W	Opened 9/30/02 Last Active 4/28/05 Unsecured				0.00
Account No. <b>218110013</b>  Benfcl/Hfc Pob 1547 Chesapeake, VA 23327	H	Opened 12/28/05 Last Active 1/19/06 Unsecured				0.00
Account No. <b>6817011094</b>  Bk Of Amer 4161 Piedmont Pkwy Greensboro, NC 27410	W	Opened 3/11/99 Last Active 9/05/08 CheckCreditOrLineOfCredit				293.00
Account No. <b>10137552727</b>  Bk Of Amer 275 Valencia Brea, CA 92823	C	Opened 7/01/99 Last Active 2/01/02 Lease				0.00
Sheet no. <b>1</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>11,857.00</b>

In re NORRIS LEE NELSON,  
MICHELLE MARIE NELSONCase No. 2:08-bk-15539

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	W	J	
Account No. <b>23</b>  Bk Of Amer 4060 Ogletown/Stan Newark, DE 19713	H	Opened 2/24/04 Last Active 9/01/08 CheckCreditOrLineOfCredit				<b>0.00</b>
Account No. <b>5221</b>  Bk Of Amer 4060 Ogletown/Stan Newark, DE 19713	C	Opened 6/28/95 Last Active 11/19/99 CreditCard				<b>0.00</b>
Account No. <b>3973310773</b>  Bk Of America 2727 South 48th St Tempe, AZ 85282	H	Opened 5/01/94 Last Active 12/01/99 Lease				<b>0.00</b>
Account No. <b>529149222254</b>  Cap One Pob 30281 Salt Lake City, UT 84130	C	Opened 6/18/02 Last Active 4/15/05 CreditCard				<b>0.00</b>
Account No. <b>540168304503</b>  Chase Bank One Card Serv Westerville, OH 43081	C	Opened 4/21/07 Last Active 5/13/08 CreditCard				<b>1,692.00</b>
Sheet no. <b>2</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>1,692.00</b>

In re NORRIS LEE NELSON,  
MICHELLE MARIE NELSONCase No. 2:08-bk-15539

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>5401-6830-4503-0829</b>	J	12/06 Credit Card				
Chase PO Box 94014 Palatine, IL 60094						1,692.73
Account No. <b>3034169099</b>	C	Opened 4/01/93 Last Active 12/01/98 FHARealEstateMortgage				
Chase Mort 3415 Vision Dr Columbus, OH 43219						Unknown
Account No. <b>1021</b>	J	10/13/08 Medical Bill Lee's Doctor visit				
Desert Canyon Family 3800 W Ray Road Ste Chandler, A 85226						99.12
Account No. <b>601100978056</b>	W	Opened 2/01/96 CreditCard				
Discover Fin Pob 15316 Wilmington, DE 19850						0.00
Account No. <b>601100978056</b>	W	Opened 3/01/96 Last Active 5/01/01				
Discovr Cd Po Box15316 Att:Cms/Prod Develop Wilmington, DE 19850-5316						0.00
Sheet no. <u>3</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>1,791.85</b>

In re NORRIS LEE NELSON,  
MICHELLE MARIE NELSONCase No. 2:08-bk-15539

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>730282174916</b>  Exxmblciti Po Box 6497 Sioux Falls, SD 57117	C	Opened 2/15/96 Last Active 5/23/08 CreditCard				1,683.00
Account No. <b>7302-8217-4916-3100</b>  ExxonMobil PO Box 688940 Des Moines, IA 50368	J	1/08 Other Card				1,466.01
Account No. <b>629110</b>  Gemb/Jcp Po Box 981402 El Paso, TX 79998	C	Opened 1/08/88 Last Active 7/27/07 ChargeAccount				0.00
Account No. <b>5000020026</b>  Hsbc Auto 6602 Convoy Court San Diego, CA 92111	C	Opened 4/26/06 Last Active 9/11/08 Automobile				7,653.00
Account No. <b>20040701284471</b>  Hyundai Finc 10550 Talbert Av Fountain Valle, CA 92708	C	Opened 6/17/04 Last Active 4/28/06 Automobile				0.00
Sheet no. <b>4</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>10,802.01</b>

In re NORRIS LEE NELSON,  
MICHELLE MARIE NELSONCase No. 2:08-bk-15539

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
			H	W	J	C	
Account No. <b>000-6093</b>		10/15/08 Medical Bill Lee's Doctor visit to diagnose severe headaches					
John Kilian, M.D. - Neurology 2600 E Southern Ave Suite A-1 Tempe, AZ 85282	J						37.12
Account No. <b>240905720</b>		10/10/08 Medical Bill MRA/MRV to diagnose extreme headaches					
Phoenix Diagnostic Imaging PO Box 52527 Phoenix, AZ 85072	J						417.38
Account No. <b>5121-0796-6633-2389</b>		1/2008 Sears Charge					
Sears Premier Gold Mastercard PO Box 6282 Sioux Falls, SD 57117	J						4,762.12
Account No. <b>512107966633</b>		Opened 9/01/88 Last Active 5/13/08 CreditCard					
Sears/Cbsd 8725 W Sahara Ave The Lakes, NV 89163	C						4,762.00
Account No. <b>52775175801</b>		Opened 3/19/02 Last Active 6/07/04 Other Student Loan					
Sw Stdnt Srv 1555 N. Fiesta Blv Gilbert, AZ 85233	H						0.00
Sheet no. <u>5</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)				<b>9,978.62</b>

In re NORRIS LEE NELSON,  
MICHELLE MARIE NELSONCase No. 2:08-bk-15539

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			H	W	J	
Account No. <b>52775175802</b>  <b>Sw Stdnt Srv</b> 1555 N. Fiesta Blv Gilbert, AZ 85233		Opened 3/19/02 Last Active 6/07/04 Other Student Loan				<b>0.00</b>
Account No. <b>4185-8654-2218-6218</b>  <b>Washington Mutual</b> PO Box 9016 Pleasanton, CA 94566	J	9/07 Credit Card				<b>16,874.41</b>
Account No. <b>5422186218</b>  <b>Washmtl/Prov</b> Po Box 9180 Pleasanton, CA 94588	W	Opened 1/03/07 Last Active 3/01/08 CreditCard				<b>16,874.00</b>
Account No. <b>03511743</b>  <b>Wells Fargo Financial</b> 1356 S Gilbert Road B-6 Mesa, AZ 85204	J	5/07 Other Loan unsecured debt				<b>0.00</b>
Account No. <b>394-73988688</b>  <b>Wffinance</b> 3202 E Greenway Rd #1273 Phoenix, AZ 85032	H	Opened 9/01/00 Last Active 7/01/01				<b>0.00</b>
Sheet no. <b>6</b> of <b>7</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>33,748.41</b>

In re NORRIS LEE NELSON,  
MICHELLE MARIE NELSONCase No. 2:08-bk-15539

Debtors  
**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. <b>104040703511743</b>  Wffinancial 1356 S Gilbert Rd Mesa, AZ 85204	H	Opened 4/04/07 Last Active 9/05/08 NoteLoan				627.00
Account No. <b>105170203652161</b>  Wffinancial 3342 E Greenway 10 Phoenix, AZ 85032	H	Opened 5/17/02 Last Active 8/17/03 NoteLoan				0.00
Account No. <b>10911007398</b>  Wffinancial 3342 E Greenway 10 Phoenix, AZ 85032	H	Opened 9/01/00 Last Active 5/01/01 ChargeAccount				0.00
Account No.						
Account No.						

Sheet no. 7 of 7 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page)	<b>627.00</b>
Total (Report on Summary of Schedules)	
<b>82,300.89</b>	

In re **NORRIS LEE NELSON,  
MICHELLE MARIE NELSON**Case No. **2:08-bk-15539****Debtors****SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

**AT&T Wireless  
PO Box 68058  
Anaheim Hills, CA 92817**

**Lessee on Contract 802963435 signed 9/9/1999  
expires unknown cellphone contracts**

In re **NORRIS LEE NELSON,  
MICHELLE MARIE NELSON**Case No. **2:08-bk-15539****Debtors****SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

In re **NORRIS LEE NELSON**  
**MICHELLE MARIE NELSON**

Case No. **2:08-bk-15539**

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>None.</b>	AGE(S):
<b>Employment:</b>	<b>DEBTOR</b>	<b>SPOUSE</b>
Occupation	<b>AV Technician</b>	<b>Presentation</b>
Name of Employer	<b>Pacific Staging Company</b>	<b>Target Corp</b>
How long employed	<b>3 years 10 months</b>	<b>1 year, 3 months</b>
Address of Employer	<b>8270 E Kyrene Road Suite 107 Tempe, AZ 85245</b>	<b>1515 E Warner Road Gilbert, AZ 85296</b>

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
 2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <b>5,000.00</b>	\$ <b>1,682.09</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

3. SUBTOTAL

\$ <b>5,000.00</b>	\$ <b>1,682.09</b>
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## 4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify): **Dental insurance**

\$ <b>942.09</b>	\$ <b>183.19</b>
\$ <b>0.00</b>	\$ <b>150.02</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>28.38</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

## 5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>942.09</b>	\$ <b>361.59</b>
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## 6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>4,057.91</b>	\$ <b>1,320.50</b>
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7. Regular income from operation of business or profession or farm (Attach detailed statement)  
 8. Income from real property  
 9. Interest and dividends  
 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  
 11. Social security or government assistance

(Specify): \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>0.00</b>

## 12. Pension or retirement income

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

## 13. Other monthly income

(Specify): \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

## 14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <b>0.00</b>	\$ <b>0.00</b>
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## 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <b>4,057.91</b>	\$ <b>1,320.50</b>
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## 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <b>5,378.41</b>	
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(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

## 17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**Employer Target Corp, Change: After the holidays, our hours are reduced for about four months**

In re **NORRIS LEE NELSON**  
**MICHELLE MARIE NELSON**

Case No. **2:08-bk-15539**

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <b>2,339.00</b>
a. Are real estate taxes included? Yes <u>X</u> No _____	
b. Is property insurance included? Yes <u>X</u> No _____	
2. Utilities:	
a. Electricity and heating fuel	\$ <b>180.00</b>
b. Water and sewer	\$ <b>80.00</b>
c. Telephone	\$ <b>50.00</b>
d. Other _____	\$ <b>0.00</b>
3. Home maintenance (repairs and upkeep)	\$ <b>75.00</b>
4. Food	\$ <b>475.00</b>
5. Clothing	\$ <b>100.00</b>
6. Laundry and dry cleaning	\$ <b>25.00</b>
7. Medical and dental expenses	\$ <b>300.00</b>
8. Transportation (not including car payments)	\$ <b>200.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <b>80.00</b>
10. Charitable contributions	\$ <b>0.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <b>17.00</b>
b. Life	\$ <b>60.00</b>
c. Health	\$ <b>0.00</b>
d. Auto	\$ <b>130.00</b>
e. Other _____	\$ <b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$ <b>0.00</b>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <b>265.00</b>
b. Other _____	\$ <b>0.00</b>
c. Other _____	\$ <b>0.00</b>
14. Alimony, maintenance, and support paid to others	\$ <b>0.00</b>
15. Payments for support of additional dependents not living at your home	\$ <b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <b>0.00</b>
17. Other <u>See Detailed Expense Attachment</u>	\$ <b>936.00</b>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<b>5,312.00</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
<b>NOTE: HIGH MEDICAL COSTS ARE DUE TO DEBTOR'S ASTHMA PRESCRIPTION(S), WHICH ARE A MONTHLY COST (INCLUDING INHALERS). WILL PROVIDE PROOF UPON REQUEST.</b>	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <b>5,378.41</b>
b. Average monthly expenses from Line 18 above	\$ <b>5,312.00</b>
c. Monthly net income (a. minus b.)	\$ <b>66.41</b>

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment****Other Expenditures:**

<b>Second Mortgage</b>	\$ 626.00
<b>cell phone (also used for Debtor's Work)</b>	\$ 140.00
<b>internet</b>	\$ 60.00
<b>cable</b>	\$ 110.00
<b>Total Other Expenditures</b>	\$ 936.00

**United States Bankruptcy Court**  
**District of Arizona**

In re **NORRIS LEE NELSON**  
**MICHELLE MARIE NELSON**

Debtor(s)

Case No. **2:08-bk-15539**  
Chapter **7**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date November 18, 2008

Signature /s/ NORRIS LEE NELSON  
**NORRIS LEE NELSON**  
Debtor

Date November 18, 2008

Signature /s/ MICHELLE MARIE NELSON  
**MICHELLE MARIE NELSON**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.